

**Title 27. Transportation.**

**Subtitle 2. Motor Vehicle Registration and Licensing.**

**Chapter 19. Motor Vehicle Safety Responsibility Act.**

**Subchapter 6. Security Following Accident**

**27-19-608. Reduction in premium for certain persons completing accident prevention course.**

(a)(1) Any schedule of rates or rating plan for automobile liability and physical damage insurance submitted to or filed with the Insurance Commissioner shall provide for an appropriate reduction in premium charges for those insured who are fifty-five (55) years of age and older for a three-year period after successfully completing a motor vehicle accident prevention course meeting the Office of Motor Vehicle criteria.

(2) All insurance companies writing automobile liability and physical damage insurance in Arkansas shall allow an appropriate reduction in premium charges to all eligible persons subject to this section.

(b) The approved course shall be taught by an instructor approved by the office.

(c) There shall be no reduction in premiums for a self-instructed course or a course which does not provide for actual classroom or field driving instruction for a minimum number of hours as determined by the office.

(d) Upon successfully completing the approved course, each participant shall be issued by the course's sponsoring agency a certificate which shall be the basis of qualification for the discount on insurance.

(e) Each participant shall take an approved course each three (3) years to continue to be eligible for the discount on insurance.